

UWHARRIE CAPITAL CORP

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 2082532	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$541	\$516	-4.7%	
Loans	\$334	\$308	-7.5%	
Construction & development	\$28	\$21	-24.7%	
Closed-end 1-4 family residential	\$99	\$89	-10.6%	
Home equity	\$49	\$45	-6.8%	
Credit card	\$3	\$2	-42.6%	
Other consumer	\$5	\$4	-19.0%	
Commercial & Industrial	\$22	\$21	-2.5%	
Commercial real estate	\$99	\$92	-6.3%	
Unused commitments	\$80	\$76	-5.1%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$41	\$32	-22.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$51	\$69	35.4%	
Cash & balances due	\$82	\$72	-12.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$40	\$11	-73.6%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$36	\$10	-72.1%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$490	\$466	-5.0%	
Deposits	\$465	\$460	-1.1%	
Total other borrowings	\$14	\$2	-89.0%	
FHLB advances	\$14	\$2	-89.3%	
Equity				
Equity capital at quarter end	\$51	\$50	-1.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	9.3%	9.5%	--	
Tier 1 risk based capital ratio	14.3%	14.9%	--	
Total risk based capital ratio	15.6%	16.2%	--	
Return on equity ¹	-5.9%	-0.4%	--	
Return on assets ¹	-0.6%	0.0%	--	
Net interest margin ¹	3.9%	3.8%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	87.0%	108.0%	--	
Loss provision to net charge-offs (qtr)	90.0%	77.9%	--	
Net charge-offs to average loans and leases ¹	1.0%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	10.6%	7.8%	1.2%	0.0%
Closed-end 1-4 family residential	2.5%	1.2%	0.3%	0.3%
Home equity	1.2%	0.5%	0.0%	0.1%
Credit card	0.0%	0.0%	0.8%	0.2%
Other consumer	0.0%	0.0%	0.8%	0.6%
Commercial & Industrial	0.1%	0.0%	0.0%	1.7%
Commercial real estate	1.6%	1.7%	0.2%	0.1%
Total loans	2.3%	1.5%	0.3%	0.3%